

*Dialog: Dial Index
Results (hits)
Oct. 20, 2005*

File 6:NTIS 1964-2005/Oct W3
(c) 2005 NTIS, Intl Cpyrght All Rights Res

File 7:Social SciSearch(R) 1972-2005/Oct W3
(c) 2005 Inst for Sci Info

File 15:ABI/Inform(R) 1971-2005/Oct 21
(c) 2005 ProQuest Info&Learning

File 16:Gale Group PROMT(R) 1990-2005/Oct 20
(c) 2005 The Gale Group

File 22:Employee Benefits 1986-2005/Oct
(c) 2005 Int.Fdn.of Empl.Ben.Plans

File 35:Dissertation Abs Online 1861-2005/Sep
(c) 2005 ProQuest Info&Learning

File 73:EMBASE 1974-2005/Oct 21
(c) 2005 Elsevier Science B.V.

File 88:Gale Group Business A.R.T.S. 1976-2005/Oct 21
(c) 2005 The Gale Group

File 98:General Sci Abs/Full-Text 1984-2004/Dec
(c) 2005 The HW Wilson Co.

File 122:Harvard Business Review 1971-2005/Sep
(c) 2005 Harvard Business Review

File 141:Readers Guide 1983-2004/Dec
(c) 2005 The HW Wilson Co

File 148:Gale Group Trade & Industry DB 1976-2005/Oct 21
(c) 2005 The Gale Group

File 149:TGG Health&Wellness DB(SM) 1976-2005/Oct W2
(c) 2005 The Gale Group

File 155:MEDLINE(R) 1951-2005/Oct 21
(c) format only 2005 Dialog

File 163:Ageline(R) 1965-2005/Oct
(c) format only 2005 Dialog

File 180:Federal Register 1985-2005/Oct 21
(c) 2005 format only DIALOG

File 216:ONTAP(R) Gale Group PROMT(R)
(c) 1999 The Gale Group

File 249:Mgt. & Mktg. Abs. 1976-2005/Oct W3
(c) 2005 Pira International

File 440:Current Contents Search(R) 1990-2005/Oct 21
(c) 2005 Inst for Sci Info

File 471:New York Times Fulltext 1980-2005/Oct 21
(c) 2005 The New York Times

File 474:New York Times Abs 1969-2005/Oct 20
(c) 2005 The New York Times

File 484:Periodical Abs Plustext 1986-2005/Oct W3
(c) 2005 ProQuest

File 485:Accounting & Tax DB 1971-2005/Oct W2
(c) 2005 ProQuest Info&Learning

File 492:Arizona Repub/Phoenix Gaz 19862002/Jan 06
(c) 2002 Phoenix Newspapers

File 541:SEC Online(TM) Annual Repts 1997/Sep W3
(c) 1987-1997 SEC Online Inc.

File 545:Investext(R) 1982-2005/Oct 21
(c) 2005 Thomson Financial Networks

File 553:Wilson Bus. Abs. FullText 1982-2004/Dec
(c) 2005 The HW Wilson Co

File 633:Phil.Inquirer 1983-2005/Oct 19
(c) 2005 Philadelphia Newspapers Inc

File 635:Business Dateline(R) 1985-2005/Oct 21
(c) 2005 ProQuest Info&Learning

File 638:Newsday/New York Newsday 1987-2005/Oct 20
(c) 2005 Newsday Inc.

File 701:St Paul Pioneer Pr Apr 1988-2005/Oct 12

(c) 2005 St Paul Pioneer Press
 File 702: Miami Herald 1983-2005/Oct 20
 (c) 2005 The Miami Herald Publishing Co.
 File 710: Times/Sun. Times (London) Jun 1988-2005/Oct 20
 (c) 2005 Times Newspapers
 File 714: (Baltimore) The Sun 1990-2005/Oct 21
 (c) 2005 Baltimore Sun
 File 716: Daily News Of L.A. 1989-2005/Oct 20
 (c) 2005 Daily News of Los Angeles
 File 719: (Albany) The Times Union Mar 1986-2005/Oct 20
 (c) 2005 Times Union
 File 722: Cincinnati/Kentucky Post 1990-2005/Oct 20
 (c) 2005 The Cincinnati Post
 File 726: S. China Morn. Post 1992--2005/Oct 20
 (c) 2005 South China Morning Post
 File 739: The Fresno Bee 1990-2005/Oct 19
 (c) 2005 The Fresno Bee
 File 743: (New Jersey) The Record 1989-2005/Oct 20
 (c) 2005 No. Jersey Media G Inc

Set	Items	Description
S1	91	((INSURANCE OR ASSURANCE OR UNDERWRIT??? OR ENSURANCE OR - INSURER) (10N) (COUNSEL???? OR ADVIS??? OR ADVICE OR SUGGEST??? ??? OR RECOMMEND?????) (2N) (HEALTH???? OR MEDICAL OR CLINIC?? OR LIFESTYLE? ?) (5N) (REDUC??? OR REDUCTION OR IMPROVE? ? OR IMPROVING) (
S2	160	((COUNSEL???? OR ADVIS??? OR ADVICE OR SUGGEST????? OR REC- OMMEND?????) (5N) (HEALTH???? OR MEDICAL OR CLINIC?? OR LIFES- TYLE? ?) (5N) (REDUC??? OR REDUCTION OR IMPROVE? ? OR IMPROVI- NG) (5N) (USER? ? OR INSURED? ? OR CLIENT? ? OR RESPONDENT? ?-)) AND PY<1994
S3	5	S1 AND S2
S4	1411	((COUNSEL???? OR ADVIS??? OR ADVICE OR SUGGEST????? OR REC- OMMEND?????) (5N) (REDUC??? OR REDUCTION OR IMPROVE? ? OR IMP- ROVING) (5N) (RISK? ? OR INSURAB?????) (5N) (USER? ? OR INSURED? ? OR CLIENT? ? OR RESPONDENT? ?))
S5	4	S1 AND S4
S6	3	S1 (2S) ((COUNSEL???? OR ADVIS??? OR ADVICE OR SUGGEST????? OR RECOMMEND?????) (5N) (REDUC??? OR REDUCTION OR IMPROVE? ? OR IMPROVING) (5N) (USER? ? OR INSURED? ? OR CLIENT? ? OR RESPOND- ENT? ? OR EMPLOYEE? ?))

?

Dialog Search
Oct 20, 2005

DIALINDEX(R)

(c) 2005 Dialog

*** DIALINDEX search results display in an abbreviated ***
*** format unless you enter the SET DETAIL ON command. ***
?

Terminal set to DLINK

? b 411

20oct05 19:12:11 User264781 Session D195.3

\$0.55 0.209 DialUnits File411

\$0.55 Estimated cost File411

\$0.53 TELNET

\$1.08 Estimated cost this search

\$1.08 Estimated total session cost 0.209 DialUnits

File 411:DIALINDEX(R)

DIALINDEX(R)

(c) 2005 Dialog

*** DIALINDEX search results display in an abbreviated ***
*** format unless you enter the SET DETAIL ON command. ***
? sf all

You have 571 files in your file list.

(To see banners, use SHOW FILES command)

?

PLEASE ENTER A COMMAND OR BE LOGGED OFF IN 5 MINUTES

? s (((insurance or assurance or underwrit??? or ensurance or insurer) (5n)
(counsel???? or advis??? or advice or suggest????? or recommend??????) (2n)
(health???? or medical or clinic?? or life or lifestyle? ?) (5n) (insured? ?
or patron? ? or client? ? or user? ? or clientele)) (2s) ((reduc??? or
reduction or improve? ? or improving) (2n) (risk? ? or insurab??????))) and py
<1994

Your SELECT statement is:

s (((insurance or assurance or underwrit??? or ensurance or insurer)
(5n) (counsel???? or advis??? or advice or suggest????? or recommend??????)
(2n) (health???? or medical or clinic?? or life or lifestyle? ?) (5n)
(insured? ? or patron? ? or client? ? or user? ? or clientele)) (2s)
((reduc??? or reduction or improve? ? or improving) (2n) (risk? ? or
insurab??????))) and py<1994

Items	File
-------	------

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------	------

1	15: ABI/Inform(R)_1971-2005/Oct 20
---	------------------------------------

Processing

Processing

Processing

Examined 50 files

Examined 100 files

Processing

Examined 150 files

>>>File 241 was removed from the system to allow for search engine
enhancements

241: Elec. Power DB 1972-1999Jan

>>>Unable to open file; SELECT not performed on this file.

>>>File 242 was removed from the system to allow for search engine
enhancements

242: CLAIMS(R)/COMPOUND_2001/2005Q1

>>>Unable to open file; SELECT not performed on this file.

Examined 200 files
 >>>File 297 was removed from the system to allow for search engine
 enhancements
 297: Bible(King James Version)_1769
 >>>Unable to open file; SELECT not performed on this file.
 Examined 250 files
 >>>File 422 was removed from the system to allow for search engine
 enhancements
 422: REMARC 1900-39_1986/Jul
 >>>Unable to open file; SELECT not performed on this file.
 >>>File 423 was removed from the system to allow for search engine
 enhancements
 423: REMARC 1940-59_1986/Jul
 >>>Unable to open file; SELECT not performed on this file.
 >>>File 424 was removed from the system to allow for search engine
 enhancements
 424: REMARC 1960-69_1986/Jul
 >>>Unable to open file; SELECT not performed on this file.
 >>>File 425 was removed from the system to allow for search engine
 enhancements
 425: REMARC 1970-80_1986/Jul
 >>>Unable to open file; SELECT not performed on this file.
 Examined 300 files
 1 485: Accounting & Tax DB_1971-2005/Oct W1
 Examined 350 files
 Processing
 Examined 400 files
 Processing
 Examined 450 files
 Examined 500 files
 Examined 550 files

2 files have one or more items; file list includes 571 files.
 One or more terms were invalid in 106 files.

? b hits
 20oct05 19:39:36 User264781 Session D195.4
 \$141.19 53.279 DialUnits File411
 \$141.19 Estimated cost File411
 \$7.46 TELNET
 \$148.65 Estimated cost this search
 \$149.73 Estimated total session cost 53.488 DialUnits

SYSTEM:OS - DIALOG OneSearch
 File 15:ABI/Inform(R) 1971-2005/Oct 20
 (c) 2005 ProQuest Info&Learning
 File 485:Accounting & Tax DB 1971-2005/Oct W1
 (c) 2005 ProQuest Info&Learning
***File 485: SELECT IMAGE AVAILABILITY FOR PROQUEST FILES**
 ENTER 'HELP PROQUEST' FOR MORE

Set	Items	Description
---	-----	-----
? s	((insurance or assurance or underwrit??? or ensurance or insurer) (5n)	
	(counsel???? or advis??? or advice or suggest????? or recommend??????) (2n)	
	(health???? or medical or clinic?? or life or lifestyle? ?) (5n) (insured? ?	
	or patron? ? or client? ? or user? ? or clientele)) (2s) ((reduc??? or	
	reduction or improve? ? or improving) (2n)(risk? ? or insurab??????)) and py	
	<1994	
	351254	INSURANCE

47322 ASSURANCE
 83241 UNDERWRIT???
 30 ENSURANCE
 44581 INSURER
 91251 COUNSEL????
 255307 ADVIS???
 125715 ADVICE
 398854 SUGGEST?????
 229091 RECOMMEND??????
 382970 HEALTH????
 154919 MEDICAL
 47155 CLINIC??
 373911 LIFE
 37086 LIFESTYLE? ?
 41578 INSURED? ?
 10783 PATRON? ?
 347539 CLIENT? ?
 365753 USER? ?
 11046 CLIENTELE
 501739 REDUC???
 160975 REDUCTION
 414311 IMPROVE? ?
 137230 IMPROVING
 437003 RISK? ?
 3628 INSURAB??????
 9 ... (2S) ((REDUC??? OR REDUCTION) OR IMPROVE? ?) OR
 IMPROVING) (2N) (RISK? ? OR INSURAB??????)
 1250935 PY<1994
 S1 Z ((INSURANCE OR ASSURANCE OR UNDERWRIT??? OR ENSURANCE OR
 INSURER) (5N) (COUNSEL???? OR ADVIS??? OR ADVICE OR
 SUGGEST????? OR RECOMMEND??????) (2N) (HEALTH???? OR
 MEDICAL OR CLINIC?? OR LIFE OR LIFESTYLE? ?) (5N)
 (INSURED? ? OR PATRON? ? OR CLIENT? ? OR USER? ? OR
 CLIENTELE)) (2S) ((REDUC??? OR REDUCTION OR IMPROVE? ? OR
 IMPROVING) (2N) (RISK? ? OR INSURAB??????)) AND PY<1994

*all
 scanned
 - keywords*

? t s1/3,k/1-2

1/3,K/1 (Item 1 from file: 15)
 DIALOG(R)File 15:ABI/Inform(R)
 (c) 2005 ProQuest Info&Learning. All rts. reserv.

00337879 86-38293
Nonfinancial Advice Rendered During the Financial Planning Process
 Azorsky, Michael A.
 CPA Journal v56n10 PP: 116-119 Oct 1986
 ISSN: 0732-8435 JRNL CODE: CPA

...ABSTRACT: at least 5%-10% of investments. Third, the CPA should ascertain the adequacy of the **client's life insurance** coverage and the quality of the **insurance** company. The CPA might **suggest** that coverage be spread among 2-3 companies to **reduce risk**. Fourth, before making specific investment decisions, the client and CPA should determine the desired results...

1/3,K/2 (Item 1 from file: 485)
 DIALOG(R)File 485:Accounting & Tax DB
 (c) 2005 ProQuest Info&Learning. All rts. reserv.

00198094

Nonfinancial Advice Rendered During the Financial Planning Process

Azorsky, Michael A.

CPA Journal v56 n10 PP: 116-119 Oct 1986

ISSN: 0732-8435 JRNL CODE: CPA

Accounting & Tax DB_1971-2005/Oct W1

...ABSTRACT: at least 5%-10% of investments. Third, the CPA should ascertain the adequacy of the **client's life insurance** coverage and the quality of the **insurance** company. The CPA might **suggest** that coverage be spread among 2-3 companies to **reduce risk**. Fourth, before making specific investment decisions, the client and CPA should determine the desired results...

?

Dialog
Search
from
Dial Index
Oct. 20, 1985

Trying 31060000009999...Open

DIALOG INFORMATION SERVICES

PLEASE LOGON:

***** HHHHHHHH SSSSSSSS? ### Status: Signing onto Dialog *****

ENTER PASSWORD:

***** HHHHHHHH SSSSSSSS? *****

Welcome to DIALOG

Status: Login successfulDialog level 05.07.12D

Last logoff: 20oct05 19:42:12

Logon file405 21oct05 14:31:50

*** ANNOUNCEMENT ***

--UPDATED: Important Notice to Freelance Authors--

See HELP FREELANCE for more information

NEW FILES RELEASED

***Inspec (File 202)

***Physical Education Index (File 138)

***Computer and Information Systems Abstracts (File 56)

***Electronics and Communications Abstracts (File 57)

***Solid State and Superconductivity Abstracts (File 68)

***ANTE: Abstracts in New Technologies (File 60)

RELOADS COMPLETED

*** The 2005 reload of the CLAIMS files (Files 340, 341, 942)
is now available online.

RESUMED UPDATING

***ERIC (File 1)

Chemical Structure Searching now available in Prous Science Drug
Data Report (F452), Prous Science Drugs of the Future (F453),
IMS R&D Focus (F445/955), Pharmaprojects (F128/928), Beilstein
Facts (F390), and Derwent Chemistry Resource (F355).

>>> Enter BEGIN HOMEBASE for Dialog Announcements <<<

>>> of new databases, price changes, etc. <<<

FTEXT1 is set ON as an alias for 15,16,148,160,275,621

FTEXT2 is set ON as an alias for 9,20,476,610,613,624,634,636,810,813

NFTEXT is set ON as an alias for 2,35,65,77,99,233,256,278,474,475,583

* * *

SYSTEM:HOME

Cost is in DialUnits

Menu System II: D2 version 1.7.9 term=ASCII

*** DIALOG HOMEBASE(SM) Main Menu ***

Information:

1. Announcements (new files, reloads, etc.)
2. Database, Rates, & Command Descriptions
3. Help in Choosing Databases for Your Topic
4. Customer Services (telephone assistance, training, seminars, etc.)
5. Product Descriptions

Connections:

6. DIALOG(R) Document Delivery
7. Data Star(R)

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/H = Help /L = Logoff /NOMENU = Command Mode

Enter an option number to view information or to connect to an online service. Enter a BEGIN command plus a file number to search a database (e.g., B1 for ERIC).

?

Terminal set to DLINK

*** DIALOG HOMEBASE(SM) Main Menu ***

Information:

1. Announcements (new files, reloads, etc.)
2. Database, Rates, & Command Descriptions
3. Help in Choosing Databases for Your Topic
4. Customer Services (telephone assistance, training, seminars, etc.)
5. Product Descriptions

Connections:

6. DIALOG(R) Document Delivery
7. Data Star(R)

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/H = Help /L = Logoff /NOMENU = Command Mode

Enter an option number to view information or to connect to an online service. Enter a BEGIN command plus a file number to search a database (e.g., B1 for ERIC).

? b 411

```
21oct05 14:31:57 User264781 Session D196.1
      $0.00      0.214 DialUnits FileHomeBase
$0.00 Estimated cost FileHomeBase
$0.03 TELNET
$0.03 Estimated cost this search
$0.03 Estimated total session cost      0.214 DialUnits
```

File 411:DIALINDEX(R)

DIALINDEX(R)

(c) 2005 Dialog

*** DIALINDEX search results display in an abbreviated ***

*** format unless you enter the SET DETAIL ON command. ***

? sf all

You have 570 files in your file list.

(To see banners, use SHOW FILES command)

? s (((insurance or assurance or underwrit??? or ensurance or insurer) (10n)
(counsel???? or advis??? or advice or suggest????? or recommend???????) (2n)
(health???? or medical or clinic?? or lifestyle? ?) (5n) (insured? ? or
patron? ? or client? ? or user? ? or clientele)) (2s) ((reduc??? or reduction
or improve? ? or improving) (5n)(risk? ? or insurab????????))) and py<1994

Your SELECT statement is:

s (((insurance or assurance or underwrit??? or ensurance or insurer)
(10n)(counsel???? or advis??? or advice or suggest????? or recommend???????)
(2n)(health???? or medical or clinic?? or lifestyle? ?) (5n) (insured? ? or
patron? ? or client? ? or user? ? or clientele)) (2s) ((reduc??? or

reduction or improve? ? or improving) (5n)(risk? ? or insurab?????)) and
py<1994

Items	File
-----	-----
Processing	
Processing	
Processing	
Examined 50 files	
Examined 100 files	
Processing	
1	180: Federal Register_1985-2005/Oct 21
Examined 150 files	
>>>File 241 was removed from the system to allow for search engine enhancements	
241: Elec. Power DB_1972-1999Jan	
>>>Unable to open file; SELECT not performed on this file.	
>>>File 242 was removed from the system to allow for search engine enhancements	
242: CLAIMS(R)/COMPOUND_2001/2005Q1	
>>>Unable to open file; SELECT not performed on this file.	
Examined 200 files	
>>>File 297 was removed from the system to allow for search engine enhancements	
297: Bible(King James Version)_1769	
>>>Unable to open file; SELECT not performed on this file.	
Examined 250 files	
>>>File 422 was removed from the system to allow for search engine enhancements	
422: REMARC 1900-39_1986/Jul	
>>>Unable to open file; SELECT not performed on this file.	
>>>File 423 was removed from the system to allow for search engine enhancements	
423: REMARC 1940-59_1986/Jul	
>>>Unable to open file; SELECT not performed on this file.	
>>>File 424 was removed from the system to allow for search engine enhancements	
424: REMARC 1960-69_1986/Jul	
>>>Unable to open file; SELECT not performed on this file.	
>>>File 425 was removed from the system to allow for search engine enhancements	
425: REMARC 1970-80_1986/Jul	
>>>Unable to open file; SELECT not performed on this file.	
Examined 300 files	
Examined 350 files	
1	542: SEC Online(TM) 10-K Reports_1997/Sep W3
Processing	
1	545: Investext(R)_1982-2005/Oct 21
Examined 400 files	
Processing	
Examined 450 files	
2	710: Times/Sun.Times(London)_Jun 1988-2005/Oct 20
Examined 500 files	
Examined 550 files	

4 files have one or more items; file list includes 570 files.
One or more terms were invalid in 106 files.

?
?
?

PLEASE ENTER A COMMAND OR BE LOGGED OFF IN 5 MINUTES
? b hits

21oct05 14:59:47 User264781 Session D196.2
\$157.76 59.532 DialUnits File411
\$157.76 Estimated cost File411
\$7.46 TELNET
\$165.22 Estimated cost this search
\$165.25 Estimated total session cost 59.746 DialUnits

SYSTEM:OS - DIALOG OneSearch
File 180:Federal Register 1985-2005/Oct 21
(c) 2005 format only DIALOG
File 542:SEC Online(TM) 10-K Reports 1997/Sep W3
(c) 1987-1997 SEC Online Inc.
***File 542: This file is closed.0**
File 545:Investext(R) 1982-2005/Oct 21
(c) 2005 Thomson Financial Networks
File 710:Times/Sun.Times(London) Jun 1988-2005/Oct 20
(c) 2005 Times Newspapers

Set	Items	Description
---	-----	-----
? s (((insurance or assurance or underwrit??? or ensurance or insurer) (10n) (counsel???? or advis??? or advice or suggest????? or recommend??????) (2n) (health???? or medical or clinic?? or lifestyle? ?) (5n) (insured? ? or patron? ? or client? ? or user? ? or clientele)) (2s) ((reduc??? or reduction or improve? ? or improving) (5n)(risk? ? or insurab??????))) and py<1994 Processing		

1134835	INSURANCE
256194	ASSURANCE
347742	UNDERWRIT???
124	ENSURANCE
53411	INSURER
313532	COUNSEL????
1040929	ADVIS???
484209	ADVICE
769098	SUGGEST?????
2618311	RECOMMEND??????
1331924	HEALTH????
735139	MEDICAL
281755	CLINIC??
41050	LIFESTYLE? ?
207766	INSURED? ?
19039	PATRON? ?
1049699	CLIENT? ?
371444	USER? ?
10642	CLIENTELE
1712908	REDUC???
839675	REDUCTION
1350628	IMPROVE? ?
457482	IMPROVING
2153333	RISK? ?
3645	INSURAB?????
11	...
5217108	PY<1994

S1 5 (((INSURANCE OR ASSURANCE OR UNDERWRIT??? OR ENSURANCE OR
INSURER) (10N)(COUNSEL???? OR ADVIS??? OR ADVICE OR
SUGGEST????? OR RECOMMEND??????) (2N)(HEALTH???? OR
MEDICAL OR CLINIC?? OR LIFESTYLE? ?) (5N) (INSURED? ? OR
PATRON? ? OR CLIENT? ? OR USER? ? OR CLIENTELE)) (2S)

*All
Considered
- KWT*

((REDUC??? OR REDUCTION OR IMPROVE? ? OR IMPROVING)
(5N)(RISK? ? OR INSURAB?????)) AND PY<1994

?
?
? t s1/3,k/1-5

1/3,K/1 (Item 1 from file: 180)
DIALOG(R)File 180:Federal Register
(c) 2005 format only DIALOG. All rts. reserv.

DIALOG Accession Number: 02274118 Supplier Number: 930201997
Privacy Act of 1974; Reissuance of DOD Systems of Records Notices
Volume: 58 Issue: 33 Page: 10002
CITATION NUMBER: 58 FR 10002
Date: MONDAY, FEBRUARY 22, 1993

TEXT:
...maintain Marine Service Records.

Routine uses of records maintained in the system, including categories of
users and the purposes of such uses:

The U.S. Coast Guard, Department of Transportation may...
19930222

1/3,K/2 (Item 1 from file: 542)
DIALOG(R)File 542:SEC Online(TM) 10-K Reports
(c) 1987-1997 SEC Online Inc. All rts. reserv.

0574393
CONTINENTAL CORP - 1990 10K Report

Publication Date: 12/31/90

TEXT:
...Inc., a subsidiary of Continental, engages in risk assessment and
risk improvement activities and provides **advice** and services to **insureds**
and **insurance** companies regarding the existence and mitigation of
environmental, safety and **health** risks.

Continental owns 100% of the outstanding common stock of The CPI Group
Incorporated, the...

...segments
purchase reinsurance (including catastrophe coverages) on certain risks
which they insure, principally (1) to **reduce** liability on individual
risks; (2) to protect against catastrophic loss; (3) to enable them to
write additional insurance in order to diversify **risks** and (4) to
reduce their total liability in relation to statutory surplus. The
costs of reinsurance, including catastrophe coverages...

1/3,K/3 (Item 1 from file: 545)
DIALOG(R)File 545:Investext(R)
(c) 2005 Thomson Financial Networks . All rts. reserv.

00186690

Insurance Services - Industry Report
DREXEL BURNHAM LAMBERT INC.
Keefe, J.E.
NEW YORK

DATE: July 3, 85
INVESTEXT(tm) REPORT NUMBER: 507468, PAGE 7 OF 50, TEXT PAGE
This is a(n) INDUSTRY report.

TEXT:

...captive subsidiaries,
ostensibly at a cost lower than the transfer of risk to an outside
insurer, particularly during the peak of the **underwriting** cycle.

Funded or unfunded self- **insurance** programs are usually **recommended**
to **clients** having exposure to recurring, predictable losses relatively
small in amount. For instance, a **client** company might establish a
self- **insurance** program for the **medical** expenses or other benefits of
its employees or for incidental property damage to company facilities...

1/3,K/4 (Item 1 from file: 710)
DIALOG(R) File 710:Times/Sun.Times(London)
(c) 2005 Times Newspapers. All rts. reserv.

06285264

CRIPPLED BY HEALTH CARE

Times of London (TL) - Friday May 3, 1991
By: Charles Bremner
Section: Features
Word Count: 1,358

1991

... chances of competing in the global market-place. Chrysler is one of
several big firms **suggesting** that the country would do better with a
national **health** scheme. It calculates that it spends more on **health**
insurance than on the steel for its cars. Nationally, the going figure
for keeping an employee **insured** is nearly \$3,000 a year (Pounds 1,650),
compared with Pounds 720 for an...

1/3,K/5 (Item 2 from file: 710)
DIALOG(R) File 710:Times/Sun.Times(London)
(c) 2005 Times Newspapers. All rts. reserv.

05094777

AN MOT FOR THE BODY PRIVATE HEALTH CARE FOCUS

Times of London (TL) - Tuesday, June 6, 1989
Section: Features
Word Count: 638

1989

... they can choose to have it under the NHS, or pay privately or through
their **medical insurance**.

Checks of fitness, or assessments such as heart screens, carry with them
an assumption that the **client** may want to do something about **reducing**